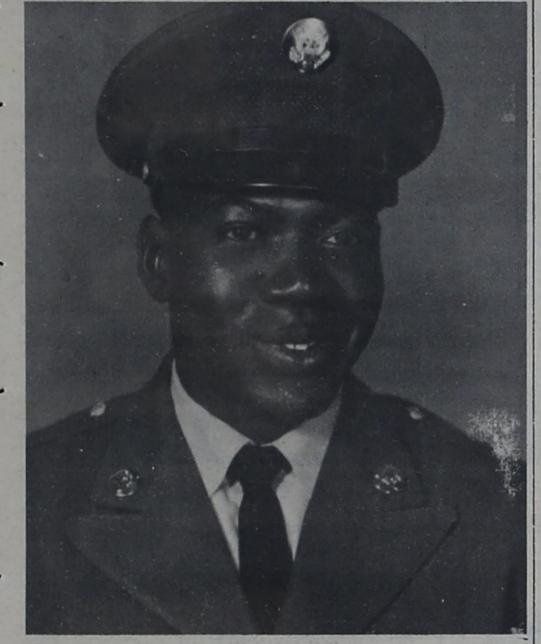
### PRICE 10 CENTS

# WEST TEXAS TIMES

Volume VIII, Number 31 Thursday, July 31, 1969 **Twenty-four Pages** 

Dedicated to Informing the Negro Citizens of West Texas

### Lubbock Soldier, Carl Henly, Killed in South Vietnam July 23 During Combat Mission



Word was received last week | a grandfather, Brady Henly of that a former graduate of Dunbar High School, PFC Carl Henly, was killed in action in South Viet Nam.

Final rites are pending for the young soldier who was killed July 23, 1969 while on a combat operation.

Muleshoe; an aunt, Mrs. Jimmie Moore of Amarillo; and a host of other relatives and friends.

PFC Henly entered the United States Army November 30, 1968 and was sent to South Viet Nam May 11, 1969.

### **Constitutional Amendment Election Set for August 5**

### Shotgun Blast Wounds Two Here

It was learned that a blast from a 12-gauge shotgun wounded two persons here early Saturday morning in an apartment at 2803 East 2nd Street.

The victims were Mrs. Minnie Lou Shephere, 26, of 2803 East 2nd Street, who was wounded in the face and back, and Herman Grant, 43, of 514 East Main Avenue, who was wounded in an arm and in the right side. Both were in West Texas Hospital at this report.

Mrs. Shephere's condition was listed as fair. Grant was in satisfactory condition, a spokesman at this report.

According to police, a 26-yearold man, who was carrying s shotgun with one empty shell in it, turned himself in after the shooting. He was in city jail last Saturday and is expected to be charged with assault with intent to committ murder.

### Womanless Wedding Scheduled Here

The Youth Department of Bethel A.M.E. Church will sponsor a womanless wedding the third Sunday in August.

For further information concerning this function, please contact Mrs. A. W. Wilson or Mrs. Horace Williams, co-sponsors.

In Job Corps

will be held Tuesday, August 5. If you are a qualified voter and expect to be absent from the county on election day, or if you are ill or physically disabled and cannot appear at the polls in person, you may vote absentee.

Absentee voting got underway July 16 and will end August 1. However, a marked ballot must be postmarked before midnight, August 4, and be received in the county clerk's office by 1 p.m. August 5.

There are nine constitutional

### Murder Charges Filed Here

Murder charges were filed last Friday against a 46-year-old Lubbock man, Harvey Lee Leonard, in connection with a fatal stabbing of Wilmer Lee Robinson, 45, of 1501 East 16th Street.

Police arrested Leonard, an employee at Reese AFB, early Friday morning and placed him in County jail on \$2,500 bond, set by Justice of the Peace F. R. Land.

Investigating officers said Robinson was stabbed in the stomach, back and arms about 10:30 p.m. Thursday during a fight at a cafepool hall at 319 9th Street. He was pronounced dead on arrival at West Texas Hospital.

Funeral services for Robinson are pending at this report with Dorsey-Keatts Funeral Home in Waco, Texas. He is survived by his wife.

A special constitutional election | amendments to be considered this trip to the polls. They are as follows:

> Amendment No. 1: For or Against the constitutional amendment to repeal the obsolete, superfluous and unnecessary sections of the constitution.

> Amendment No. 2: For or Against the constitutional amendment broadening the powers of the Texas Water Development Board and the purposes of the Texas Water Development Fund; eliminating the interest limitations on Texas Water Development Bonds: raising the authorized amount of Texas Water Development Bonds by \$3,500,000,000; extending the maturity schedule on Texas Water Development Bonds; eliminating the procedures for curtailment and the curtailment date of financial assistance to be provided by the Texas Water Development Board.

Amendment No. 3: For or Against the constitutional amendment providing that the lieutenant governor and the Speaker of the House of Representatives shall receive a salary fixed by the legislature, not to exceed one-half the salary of the governor; providing that the legislature shall fix the salary of the other members, not to exceed that received by a district judge from state funds; and removing the 120-day limitation on per diem for regular sessions.

Amendment No. 4: For or Against the constitutional amendment to exempt nonprofit water supply corporations from taxation: Amendment No. 5: For or

While at Dunbar, he was an active football player with the Panther squad. He was the only son of Mrs. Ruby Barree, who resides at 2706 Weber Drive, Apt. Α.

Henly, who was born February 9, 1949 in Richland, Texas, is survived by his mother, Mrs. Ruby Barree; a father, Garland Douglass of Corsicana, Texas; five sisters: Particia Ann, Priscilla Jean, Sarah Ann, Minnie Mae and Catrina Renee Douglass, all of Corsicana; three-step brothers; James Richard Douglass and Garland Douglass, Jr., stationed in Germany; James Edward of Dallas; a grandmother, Mrs. Zella Lee of Amarillo;

### **Draft Reduction Ruled No New Induction Trend**

Although the national draft call for September is down 500 from the August quota, the executive secretary of the local Selective Service Board, Mrs. Ava McGlaun, said such small changes occur frequently and are not indicative of any broad trend toward draftee reduction.

The Pentagon has issued a call to draft 29,000 men, 500 fewer than the August call and about 4,000 fewer than the peak monthly inductions in February, March and April. The Army will get 27,500 of the September inductees, while the remaining 1,500 will go into the Marine Corps.

Mrs. McGlaun said the local board will not be notified of its September draftee quota until after August 1.

The number of local draftees in August is 23.

### **Bingo Party Scheduled Next** Thursday at Elk's Club

American Business Women's Association will hold a Bingo Party on Thursday, August 7th, at the Elk's Club, 3045 Slide Road, beginning at 7:30 p.m. Admission is \$1.00 for 10 games. Play will be for cash prizes. Door prizes will be given to advance ticket holders. Proceeds will be used for scholarships for deserving college students.

### Lubbock Police Department Seeking Recruits

Chief of Police of the Lubbock Police Department, J. T. Alley, announced last Wednesday that there are nine openings in the department, to fill the department to its authorized strength of 204 men, and they are accepting applications to fill the positions.

Interested men who are at least 5-9 and between 21 and 35 years of age with a high school diploma or its equivalent can pick up application blanks at police headquarters, Alley said.

Starting salary is \$500 a month with an automatic pay increase to \$535 after the first six months. Civil service examinations will be given August 14.

### Vacation Bible School Set at Bethel Next Week

Vacation Bible School will get underway at Bethel A.M.E. Church, 2300 Railroad Avenue, August 4 through 8.

For further information contact Mrs. Heenan Johnson.

Kathie Hearon, daughter of Mr. and Mrs. D. Hearon of Floydada, Texas is stationed at Guthrie Job Corp Center, Guthrie, Oklahoma. She is training in the field of Key-Punch Operator. She plans to graduate in December, and continue her training in Los Angeles, Calif She offers a word of advice to young teenagers who are out of shcool. "If you're tired of the same thing, join Job Corps and make something of yourself. It has helped me get where I am."

Against the constitutional amendment providing for assistance to and/or medical care on behalf of the needy aged, the needy blind, the needy disabled, and the needy dependent children and their caretakers; establishing Eighty Million Dollars (\$80,000,000) as the maximum amount that may be paid per year from state funds for assistance only; allocating and appropriating additional sums supplementing current legislative appropriations for assistance grants; and authorizing the legislature to enact such laws as may be necessary in order that federal matching money will be available for assistance and/ or medical care.

Amendment No. 6: For or Against the removal of the constitutional interest rate limitations, subject to limits imposed by the legislature, for bonds issued pursuant to constitutional authority.

The Constitutional Amendment No. 7 will deal with the authorizing the legislature to provide for payment of assistance to surviving spouses and minor children of governmental officers, employees, and agents, including members of organized volunteer fire departments and certain organized police reserve units, who have hazardous duties and are killed in the performance of these duties.

Constitutional Amendment No. 8 authorizes the legislature to provide for additional loans to students at institutions of higher education under the Texas Opportunity Plan. Amendment No. 9 deals with the means to provide for annual legislative sessions.







Austin-September 1 is the date suggested by Gov. Preston Smith for the special committee, now investigating auto insurance rates in Texas, to report its recommendations to the governor.

Former Gov. Price Daniel, chairman of the committee, has expressed doubt that the group will be able to make that deadline. But he says, 'we are going to try."

Lots of insurance industry representatives showed up to listen, chat with reporters, and speculate as to just what was likely to come out of the committee's work.

Governor Smith, in his address to the committee, stressed that the investigation was not a "witch hunt" nor was it an attempt to "punish" the insurance industry. But he also said that unless increases in auto insurance rates were "absolutely essential," they should not be made-and if they were absolutely necessary, the people deserved to know why.

Capitol press rooms were deluged with memoranda and bulletins from various insurance associations, giving background information, stating positions and generally pledging support and

### **Contact Your Legislators**

In order that Prairie View A & M College receive its necessary funds during this fiscal year, it is a must that the citizens of West Texas who are concerned about the welfare of our young people contact their legislators.

This was a major point brought up at a breakfast last Tuesday morning at Furr's Cafeteria by the vice president of the predominately Negro College, which is celebrating its 100th year of service to the State of Texas.

This appropriation-\$400,000-was deleted during the last session of the legislature. Therefore, it is imperative that this be looked into immediately in order that steps may be taken to insure that this institution may continue to help turn out strong leaders of tomorrow while at the same time helping to build a better and more complete State of Texas.

end just prior to the Christmas holidays.

Integration-More than thirty school districts around the state are threatened with losing federal funds if federal desegregation guidelines, proposed by the Department of Health, Education and Welfare, are not followed.

A Houston Federal Court may have found a way for the Houston School Board to get around losing funds because of integration problems. It has ordered the Houston School Board and the Educational Desegregation Technical Assistance Center at the University of Texas to work out the integration problems.

### **Guest Editorial**

**Constitutional Amendment No. 5 A Must** By Wilfrid M. Calnan

Without hesitation, I recommend that my fellow citizens of Lubbock vote for Constitutional Amendment Number Five on August 5.

EDITORIALS 7

This amendment would raise the limit of money that can be spent for public assistance in Texas from \$60 million to \$80 million a year.

Texas is the only state in the Union which says in its constitution that the number of dollars to be spent to help the poor shall be limited. In other states the decision about what shall be spent is left to the members of the legislature. No other department of Texas government is limited by the Constitution as to how much money it should spend.

There are nearly 400,000 Texas citizens who receive help from the State Department of Public Welfare. Of these, 229,000 are 65 years or older. They are given on an average grant of \$58.96 a month.

There are 18,983 permanently and totally disabled who receive an average grant of \$57.94 a month. There are 4,120 blind who receive an average grant of \$71.70 a month. Our 132,000 dependent children are forced to live on \$12.50 a month.

Public assistance grants were cut drastically on May 1, because there was not enough money to go around. A federal court has ruled that unless this cut is restored, Texas will not be able to receive any federal funds for its public assistance program.

Voters face the responsibility of saving our poor from disaster.

Our treat of the poor is the blackest page in American history. Our public assistance system has heaped indignities and unkindness on our poor in a manner that has been contrary to all the ideals which we have said are ours. Make no mistake about it. Amendment Five will not cure this situation. It will be just one small step in securing justice for our disadvantaged neighbors.

We must go much further. But first we must approve Amendment Five.

#### What Will The Outcome Be For Committee 70's

This weekend, Committee 70 will travel to Santa Fe, New Mexico for a working retreat to map out the goals which have been laid out by its ten sub-committees.

It will be interesting to see the outcome of this effort which has been in the mill for the past several months. Let's hope that this outcome will be one which will benefit the entire community. Aside from this, let's hope the implementation of these goals become a reality.

### WEST TEXAS TIMES

Formerly The Manhattan Heights and West Texas Times Volume VIII, Number 31 Thursday, July 31, 1969

The West Texas Times is an independent, privately owned newspaper published weekly, each Thursday, in Lubbock County, Lubbock, Texas. This newspaper is dedicated to informing the Negro citizen of Lubbock and other West Texas cities. Signed articles appearing within the pages of this newspaper do not necessarily represent the viewpoint of the paper. Any errouneous reflection upon the character of anyone by this news-

paper will be corrected immediately when called to the attention of the editor. The editor will not be responsible for the re-turn of any articles or photos submitted for publication, other than when accompanied by stamped, self-addressed envelopes.

The West Texas Times may be purchased yearly at a rate of \$2.75, payable in advance to the office by mail or in person. Advertising rates and other information will be furnished

upon request

Second Class Postage Paid at Lubbock, Texas.

#### OFFICE

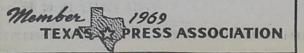
Farm Road 1585, East of U.S. 87 South, Lubbock, Texas Area Code 806 SHerwood 7-4419 Mailing Address: P.O. Box 225, Lubbock, Texas, 79408

Publication Service Company	Publisher
	Business Manager
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assistance to the committee.

First meeting of the committee produced little information, except a show of determination by its seven members to find a way to lower auto insurance rates ro to present a "concise and clear explanation" to Texas drivers as to why their rates are going up.

And this will take a lot of explaining. State Board of Insurance has agreed to a 30-day delay in its auto rate decision, usually made on August 1. Board has proposed a minimum rate hike of 11.4 per cent. This increase would apply only to drivers of private passenger cars. Individual rates would fluctuate in keeping with the accident experience record in each area.

Education-Coordinating Board of the Texas College and University System has increased the rate for loans to students from six to seven per cent. This rate applies to all future loans granted under the Hinson-Hazelwood Act.

Board also approved a common calendar for all state supported colleges and universities. Such schools will begin classes the first week of September. Final examinations for the fall semester will

Bob Reynolds, project director, said no contract has yet been made and noted that this is the first time the federally-financed center has been ordered by a court to work with a local board.

Courts-Sundaco, the "only-on-Sunday" retail firm which leases other stores on a once a week basis, can stay in business until Attorney General Martin proves it is illegal.

State Supreme Court has turned down Sundaco's appeal of a lower court's refusal to say whether Sundaco is violating antitrust laws. And the Supreme Court endorsed the appellate court's decision not to issue an opinion on antitrust or Sunday Closing laws until the State Attorney General takes action.

Sundaco "buys" merchandise from certain stores every Saturday night, and "sells" it back to the owner every Sunday evening, thus circumventing the Sunday Closing law and allowing the merchandise to be sold seven days a week.

State Supreme Court also has reversed the decision of an appeals court in the George Riveria Santana case.

Continued On Page Three



Mrs. Ida Mae Brown, 1616 Ave-

nue A, reported to the Lubbock

Police Department that while she

was away, someone entered her

apartment and took a record play-

er. She said that the 'soul' box was

lieved to be \$18.00.

Man Assaulted

**Gunshot Victim** 

The value of the item was be-

A. B. Cole, 1318 East 24th

Street, reported to the Police De-

partment that a man walked up

to him while he was talking to a

friend in the 1300 block of East

18th and hit him and then proceed-

ed to pull a knife and threaten

file charges against the man.

He said he would definitely

R. C. Scott, 1515 East 28th

Street, reported to the police that

two men got into an argument in

Theft

pink.

him.

### **Police Beat**

### Policemen Are Wanted

It would be a good idea for those young men who are concerned about becoming a policemen to contact Police Chief J. T. Alley as soon as possible. According to the chief's office, there are several openings.

We need more young men from our community to participate in this important effort. If this column can be of any assistance, please feel free to contact us at the Times office.

### \*\*\*\*\*\*\*\*\*\* Man Stabbed

In an incident last Saturday night, Lester Patterson, 29, 2304 Fir Avenue, reported to the Lubbock Police Department that a woman stabbed him.

It was learned that he and the lady got into a fight which resulted in him being stabbed in the shoulder with a butcher knife. He was released after treatment at Methodist Hospital.

The lady involved was not arrested.

### Highlights & Sidelights. . .

### Continued From Page Two

Santana was tried as a juvenile deliquent in a Texas Council hearing and convicted.

An appeals court reversed that decision saying he should have been tried as an adult-in which case he might have gotten off.

However, the Supreme Court reversed the appeal's court decision and said the trial court should decide if a trial or hearing was needed and upheld his conviction as a juvenile deliquent.

Attorney General Speaks-Schools that participate in diet experiments with white rats do not come under laws requiring their projects to be checked with the State Anatomical Board, says Atty. Gen. Crawford Martin.

John C. White, Commissioner of Agriculture, requested the opinion to see if a bond had to be posted under the Anatomical Board rules and if the experiment could be considered as "cruelty to animals" as defined by law. Attorney General Martin ruled that no bond is needed and curelty would have to be decided on each individual case. Hunger-State Department of Public Welfare officials declined to comment on a huge report of hunger in Texas, as made by the U.S. Commission on Civil Rights, since they had nothing to do with the study.

### WEST TEXAS TIMES

### Around The Hub City

This reporter had an opportuni- the Bethel A.M.E. Church last Sunty to visit some of the young people at Booker T. Washington Park last Thursday afternoon. This was really a delightful event, for it is wonderful to me to have an opportunity to see our young people in action.

If you have an opportunity, why not stop by and visit with these young people at any of our parks within the city. It will really be worth your while.

Mrs. Lillie Gentry, 1502 Keeling Street in Odessa, visited with

the 1700 block of Avenue B. He said that one man hit the other and knocked him back. As the man fell, the other pulled a .22 caliber pistol and shot at the man.

Scott, who was trying to break up the incident, told police that he was close to the man being shot at and got shot himself in the fleshy part of his right hip. Scott went on to add that he was in the process of leaving when he got shot.

You know, sometimes it really doesn't pay to help people, does it?

### Shot In Quarrel

A 36-year-old man was shot several times in a quarrel with another man last Sunday night at 1602 Avenue C, Apartment 36.

The victim, James Odgen of 2910 East Colegate Street, was undergoing surgery later at Methodist Hospital, and his condition was undetermined at this report.

According to police, the man had been shot three times with a pistol about 8:53 p.m. Sunday, The wounds were reportedly in the chest and abdomen.

### Police Beat Prayer

O'Lord, we still need you to deliver us form the many evils which exist within our community. Please help us, Lord. Amen.

day. I'm sure she is a reader of the Times.

Mrs. Everlene Brown, mother of Mr. L. C. Brown, was admitted to University Hospital last week for observation. Mrs. Ona Lee Holiday is reported to be home from the hospital.

### \*\*\*\*\*

Mr. James Austin and Mr. William Dawson spent three days with Charles E. Brown's family, of 2403 East 28th Street, last week.

They are from Los Angeles, California.

Joe Davenport, Mr. and Mrs. Roosevelt Watley and son, Larry, spent the week end at Amarillo. They were guests of Mrs. Watley's brother, John M. Alexander, and family.

Rev. and Mrs. Gentry and their three children, of Odessa, visited his mother, Mrs. Ira Belle Williams and family, this week end. They worshipped at Bethel A. M. E. Church Sunday morning.

Rev. R. S. Stanley, pastor of St. Matthews Baptist Church, was called to Bakersfield, California to the bedside of his mother who received third degree burns when her house caught fire.

Mrs. Edwina Woods is a patient at Methodist Hospital. She had to undergo surgery last week. Mrs. Delia Thompson is home from the hospital.

Linda Marie Lusk and her two brothers, Karl and Kevin, are visit-

ing their grandfather, Mr. Fred Kavanaugh, also their aunts and uncle in Fort Worth, Texas.

Vacation Bible school activities at Bethel A.M.E. Church begin each morning at 9 a.m. and close at 11 a.m. The school will begin Monday morning, August 4th and all youths who are able to attend, are expected to be present. Refreshments will be served each morning.

Mr. and Mrs. R. Watley and son, Larry, of Austin, Texas are here visiting Mrs. Watley's sister and her family, Mr. and Mrs. Joe Davenport. They had visited homefolks at Meridian and Clifton, Texas. They left for home Tuesday.

### \*\*\*\*\*\*\*\*\*\*\*

Mr. and Mrs. James Green and Continued On Page Eleven

### **Congratulations!**

Congratulations to Mr. S. R. Anderson for being the most

outstanding producer for the week of July 18, for Atlanta Life Insurance Co. fine family of agents. When



you need insurance, feel sure the Atlanta Life Insurance Co., 504 East 23rd St., can fulfill your needs in Health and Accident, Hospitalization and all types of Life Insurance-including Mortgage and Educational. All the many policy holders of Atlanta Life Insurance Company should watch each week for their favorite agent.



Report says that out of every ten families who live in poverty in Texas, nine get no assistance from Federal Food Programs. It further estimated that 26 per cent of the families in Texas live in poverty compared to a national average of 15 per cent.

Air Service-A new kind of air service may soon be available to Texas.

For the first time in its history, the Texas Aeronautics Commission has received applications for certificates for "cargo only" air service. Applications filed by American Courier Corp. of Richmond, Virginia and Hallmark Freight of San Antonio proposed to service every major city in the state.

August 5 Ballot-Attorney General Martin says that Amendment No. 1 on the August 5 ballot, proposing to remove obsolete provisions from the Texas Constitution, should not be adopted because of the affect it will have on land titles.

He agrees that some of the Constitution's programs are obsolete, but believes that removal of one section would raise serious questions on the validity of some titles to land.

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### Secure Your Future Now

VOTE

For Amendment No. 2

# For Amendment No. 5

# **For Savings**

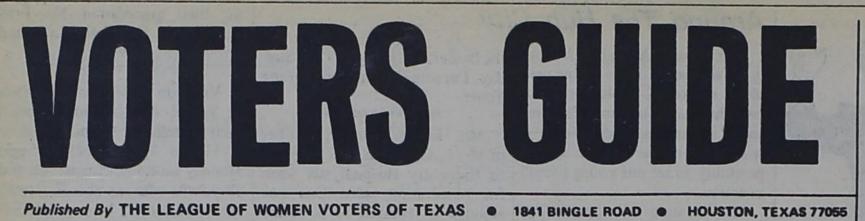
# **BROOKS SUPER MARKET**

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Lubbock

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Thursday, July 31, 1969



# **CONSTITUTIONAL AMENDMENT ELECTION, AUGUST 5, 1969**

### LEAGUE NONPARTISANSHIP

The League of Women Voters of Texas is a nonpartisan organization that works to promote political responsibility through the informed and active participation of all citizens in government. The League does not support or oppose any political party or any candidate. It does publish and distribute factual information to help citizens to cast an informed vote. The League does take action on selected governmental issues which it has studied and which are in the public interest.

### **ABSENTEE VOTING**

If you are a qualified voter and expect to be absent from the county on election day, or if you are ill or physically disabled and cannot appear at the polls in person, you may vote absentee.

- Absentee voting begins on July 16.
- Absentee voting by personal appearance at the county clerk's office ends August 1.
- Application for a mail ballot may be made to the county clerk's office through August 1.
- A marked ballot must be postmarked before midnight, August 4, and be received in the county clerk's office by 1:00 P. M., August 5.

### **FIFTY YEARS OF A GREAT IDEA**

The League of Women Voters was organized in 1920 as an outgrowth of the suffrage movement. The idea was that a nonpartisan organization such as the League could provide citizens with the political education and experience which would assure the success of our democratic form of government.

The League has become a nationally recognized institution of reliable research and information. Through its Voters Service activities, such as this Voters Guide, the League has reached millions of citizens with nonpartisan information on candidates and issues.

As part of the observance of its FIFTIETH ANNI-VERSARY, the League is conducting a nationwide fund raising campaign. Greater resources will enable the League to extend its services to more people, and to deal more adequately with the problems of today's society.

### AMENDMENT NO. 1

FOR OR AGAINST the constitutional amendment to repeal the obsolete, superfluous and unnecessary sections of the constitution.

This proposed amendment would delete from the Texas Constitution some 52 sections in 10 articles. These sections have become obsolete because of the passage of time, because they have been declared invalid by the courts, and because some originally were meant to operate for only a short time. Some examples of the sections to be deleted are: -The provision that the legislature, at its first session after the adoption of the constitution, enact effective vagrant laws. (Sec. 46, Art. III)

government, the deletion of many of the antiquated, superfluous, and unconstitutional ones now included would be a significant step toward the goal of achieving a constitution that meets the needs of a modern and growing state.

The Texas Constitution is one of the longest state constitutions in the United States. Undue length, coupled with outmoded provisions, tends to have an adverse cumulative effect on the nature of a document. According to a 1960 Texas Legislative Council report, the Texas Constitution can be cut down almost one-third, without lessening its effectiveness, just by removing those provisions that are no longer pertinent.

### THOSE WHO ARE AGAINST SAY:

A constitution may be used and valued for purposes other than the fundamentals of government. The Texas Constitution is a dignified record of much of the colorful early history of the state.

Even though many of the sections of the constitution are not applicable to today's needs in government, they do not detract from the basic fundamentals of government as contained in the constitution. Removal of those sections that have been declared unconstitutional is not necessary because they cannot be applied anyway.

### **AMENDMENT NO. 2**

FOR OR AGAINST the constitutional amendment broadening the powers of the Texas Water Development Board and the purposes of the Texas Water Development Fund; eliminating the interest limitations on Texas Water Development Bonds; raising the authorized amount of Texas Water Development Bonds by \$3,500,000,000; extending the maturity schedule on Texas Water Development Bonds; eliminating the procedures for curtailment and the curtailment date of financial assistance to be provided by the Texas Water **Development Board.** 

The Texas Water Development Board and the Texas Water Development Fund were created in 1957 when Section 49c, Article III, was adopted. The Water Development Board was authorized to issue bonds in the amount of \$100 million, at 4 percent interest, for the purpose of making funds available to river authorities, conservation and reclamation districts, interstate compact commissions, and municipal corporations for the conservation and development of water resources. The legislature could authorize the issuance of an additional \$100 million in bonds for these purposes. Section 49d, Article III, adopted in 1962 and amended in 1966, provided for the issuance of an additional \$200 million in bonds to provide for the optimum development of water storage facilities and systems for the filtration, treatment, and transportation of water.

Water Development Board may receive grants and enter into contracts with the federal government, other states, foreign governments, and others for the acquisition and development of such water resources and facilities. THOSE WHO ARE FOR SAY:

It is estimated that by the year 2020 the water resources now available to the state will be fully committed. Underground water supplying irrigation for farming will be depleted by 1985, resulting in a serious economic loss to the state. Total water requirements for 2020 include 12 million acre-feet annually for municipal and industrial use, as compared to 2.5 million acre-feet used in 1960. Over 16 million acre-feet will be required annually for irrigation needs, as compared to 12.5 million in 1960. The Texas Water Plan provides a flexible, comprehensive, long-range guide for economically meeting these needs as the population grows and the economy expands.

The adoption of this amendment is a necessary step in implementing the Texas Water Plan to provide adequate water for the state over and beyond the next 50 years. The issuance of \$3.5 billion in bonds, at such times within the 50-year period as approved by the legislature, would cover the state's share of the estimated \$10 billion that the water plan is to cost in 1969 dollars.

### THOSE WHO ARE AGAINST SAY:

The Texas Water Plan may prove unfeasible both economically and physically. Payment of interest and principal on a bond issue of such magnitude may become too great a drain on the financial resources available to the state. In addition, the plan makes no alternate provision in the event it proves impossible to use Mississippi River water because of the opposition of the states bordering the river.

The Texas Water Plan may destroy the balance of nature by reducing the supply of fresh water in the coastal areas where the salt water tides meet the flow of fresh water from the rivers. This may produce sterile bays in which the fish that compose the catch of commercial fisheries cannot live. Areas for recreational fishing, as well as coastal bird sanctuaries, may also be endangered. Further studies of the effects of the plan on nature need to be made.

### **AMENDMENT NO. 3**

FOR OR AGAINST the constitutional amendment providing that the lieutenant governor and the Speaker of the House of Representatives shall receive a salary fixed by the legislature, not to exceed one-half the salary of the governor; providing that the legislature shall fix the salary of the other members, not to exceed that received by a district judge from state funds; and removing the 120-day limitation on per diem for regular sessions.

-An amendment adopted in 1909 validating all school districts already formed. (Sec. 3a, Art. VII)

-Provisions for the taxation of property in unorganized counties. (Sec. 12, Art. VIII)

-The so-called "County Home Rule Amendment," adopted in 1933, and since declared unconstitutional by the Attorney General because it conflicts with other provisions of the constitution. (Sec. 3, Art. IX)

-All provisions of the article governing the establishment of railroads in the new State of Texas, except for the section added in 1890 that permitted the establishment of the Railroad Commission of Texas. (Art. X)

-All the provisions of the article dealing with Spanish and Mexican land titles granted prior to November 13, 1835. (Art. XIII)

The section giving public lands to the heads of families for homesteads. (Sec. 6, Art. XIV)

-The provision that deprives any citizen participating in a duel of the right to vote or to hold office. (Sec. 4, Art. XVI)

-The section providing annual pensions not to exceed \$150 a year to veterans of the war between Texas and Mexico, and to signers of the Declaration of Independence for Texas. (Sec. 55, Art. XVI)

The amendment authorizing the 1936 Texas Centennial celebration. (Sec. 60, Art. XVI)

### THOSE WHO ARE FOR SAY:

While there are many provisions in the Texas Constitution that are unnecessary for effective and responsive

This proposed amendment adds a new Section 49d-1 to Article III. The powers of the Texas Water Development Board would be broadened to permit the implementation of the Texas Water Plan as proposed by the Texas Water Development Board. The major provisions of the plan include:

1) coordinated planning and management for full and effective development of water resources within the state;

2) transfer of surplus water from wet to dry areas within the state;

re-use and reclamation of water wherever possible;

4) possible importation of water from outside the state (from the lower Mississippi River below the point of last use).

The Texas Water Development Board, with the approval of two-thirds of the legislature, would be authorized to issue an additional \$3.5 billion in bonds, with maximum interest rates to be set by the legislature. The proceeds are to be deposited in the Texas Water Development Fund. The fund would be used for the purposes set out in Sections 49c and 49d, and, in addition, for the development of water resources and facilities both in the state of Texas and out of the state. The Texas

This proposed amendment to Section 24, Article III, would provide for the following changes:

1) The annual salaries of the lieutenant governor and the Speaker of the House of Representatives would be set by the legislature at an amount not to exceed onehalf the annual salary of the governor.

2) The annual salaries of the other members of the legislature would be set by the legislature at an amount not to exceed the annual salary paid by the state to a district judge.

3) Members of the legislature would receive a per diem of \$12.00 for each day of all regular and special sessions of the legislature.

Presently, all legislators, including the Speaker of the House, receive an annual salary of \$4,800. The lieutenant governor receives the same annual salary, per diem, and mileage as a legislator, except when he serves as acting governor. Then he receives the same salary as the governor. The per diem of \$12.00 a day for legislators is presently limited to the first 120 days of each 140-day regular session of the legislature and to the 30 days of each special session. These salaries and per diem are fixed in the state constitution and can be changed only by constitutional amendment.

### THOSE WHO ARE FOR SAY:

The present salary of legislators, including the lieutenant governor and the Speaker of the House, was set in 1960 and is inadequate for today. If no relief is given, it is possible that within the near future no one will be able to serve who is not financially independent. The offices of the lieutenant governor and the Speaker of the House carry additional responsibilities, so it seems proper that their salaries should be proportionately greater.

# **Presented as a Public Service**

The work of a legislator is not limited to the few months of the year that the legislature is in session. Besides making a living for his family, he is called upon to help constituents in their dealings with state agencies, to help his constituents at home, to speak before civic groups, to plan new legislation, and to serve on various legislative committees that meet between sessions. The average legislator estimates that he spends from 20 to 40 hours a week, year-round, attending to state business. He should be paid for the work he does.

This proposed amendment permits flexibility by authorizing the legislature to set its own salary within the framework of an existing salary structure that can be adjusted to changes in the economy. This framework, at the same time, acts as a built-in restraint on the legislature in fixing its own salary.

### THOSE WHO ARE AGAINST SAY:

This amendment was proposed as a measure to provide legislators with a salary that is commensurate with the work they do. However, if adopted, it is likely to attract candidates for office who are more interested in pay than those who have a real desire to serve their state.

If the constitution is not to set a specific salary, this proposed amendment should provide for more reasonable limits on the salary that legislators may fix for themselves. The substantial salary increase made possible by this amendment, together with an extended per diem allowance, can be considered as just one more example of increased government spending at a time when there is need for economy in government.

Even though legislators may not be overpaid now with a salary of \$4,800 a year, it would seem that the total of \$9,600 for the two-year period should be sufficient compensation for the few months of concentrated work involved while the legislature is in session.

### **AMENDMENT NO. 4**

FOR OR AGAINST the constitutional amendment to exempt nonprofit water supply corporations from taxation.

The present Section 2, Article VIII, provides that the legislature may exempt from taxation certain public property used for public purposes. Such public property includes churches and church property, nonprofit cemeteries, and private school property and equipment.

This proposed amendment to Section 2 would permit the legislature also to exempt from taxation the approximately 500 nonprofit water associations that supply water to rural residents of the state.

### THOSE WHO ARE FOR SAY:

There has been no uniformity in the manner in which these nonprofit water associations have been taxed. The result has been a great inequity in the amount of taxes paid by each association—from nothing to several hundreds of dollars a year. If these water associations are to continue to give service and to be a factor in stabilizing the population of rural Texas, the legislature should have the authority to exempt them from taxation.

### THOSE WHO ARE AGAINST SAY:

Adoption of this amendment would pave the way for the legislature to exempt even more nonprofit associations from the payment of taxes. At a time when the state urgently needs more revenue, it would be more logical to adopt a plan that taxes all nonprofit water may be appropriated for state assistance payments in any one year to \$80 million, would insure that Texas could participate fully in federal programs and would have sufficient funds to care for its needy.

With the present maximum on appropriations, normal population growth and inflation will mean smaller payments to the needy. Aid to needy children has already been cut 50 percent, and if more funds are not made available, further cuts will have to be made September 1, the beginning of the fiscal year. The supplemental appropriations provided for in this amendment will enable Texas to provide for its needy for the next two fiscal years. The \$80 million maximum for public assistance will not be available until the next budget is adopted in 1971.

### THOSE WHO ARE AGAINST SAY:

Only the fundamental principles of public assistance should be included in the state constitution. As in other budget items, it should be left to the discretion of the legislature to make the necessary appropriations for public assistance. The practice of including in the constitution the maximum amount that may be appropriated in any one year has made it necessary to resubmit Section 51a to the people time and time again.

Poverty cannot be cured with vast sums of money alone. Present public assistance programs, costly as they are, provide only minimal payments to recipients. Figures from the State Department of Public Welfare show that in March, 1969, the average monthly payment to the aged was \$73.00; to the blind, \$71.91; to the totally disabled, \$59.60; and to families with dependent children, \$85.93. More effort should be directed toward finding alternatives to our present system of public assistance so that the amount of money available may be used to better advantage.

### AMENDMENT NO. 6

FOR OR AGAINST the constitutional amendment to remove the constitutional interest rate limitations, subject to limits imposed by the legislature, for bonds issued pursuant to constitutional authority.

This proposed amendment would add a new Section 64 to Article III. It would remove the present constitutional limits on interest rates to be paid on bonds issued as provided for in the constitution. Instead, it would permit the agency issuing the bonds to set the interest rates, but within limits fixed by the legislature.

### THOSE WHO ARE FOR SAY:

The present maximum interest rates on bonds issued by such agencies as the Texas College and University System, or the Texas Water Development Board, is set by the constitution at 4 percent; and on those of the Veterans Land Board at only 3½ percent. By giving the legislature authority to set maximum interest rates more in keeping with the general economy, bonds issued by these and other agencies will sell more readily.

### THOSE WHO ARE AGAINST SAY:

The constitution requires that from the sale of bonds a sufficient sum of money be kept in reserve each year to pay the principal and interest on those bonds for that fiscal year. If interest rates are not kept at a reasonable level, the cost of servicing these bonds will become too high.

### AMENDMENT NO. 7

appropriate local governmental unit to pay at least a portion of the cost of survivors' benefits for the families of such employees.

This proposed amendment should place constitutional limits on the amount of assistance that the legislature may provide for surviving families. With more groups of governmental employees becoming eligible for survivors' benefits under the provisions of this amendment, costs to the state government could become burdensome.

### AMENDMENT NO. 8

FOR OR AGAINST the constitutional amendment authorizing the legislature to provide for additional loans to students at institutions of higher education under the Texas Opportunity Plan.

In 1965, Section 50b, Article III, was adopted. It created the Texas Opportunity Plan Fund for the purpose of making loans to students attending any college or university, public or private, in Texas. The Coordinating Board of the Texas College and University System was authorized to issue and sell general obligation bonds in an amount not to exceed \$85 million at a maximum interest rate of 4 percent. The money received was deposited in the Texas Opportunity Plan Fund. Legislation enacted in 1965 provided the terms for repayment of the loans with interest.

This proposed amendment, a new Section 50b-1, would authorize the Coordinating Board to issue and sell an additional \$200 million general obligation bonds to continue financing the Texas Opportunity Plan. The maximum interest rate will be set by the legislature.

### THOSE WHO ARE FOR SAY:

The Texas Opportunity Plan has been highly successful. In operation slightly over 2½ years, it has financed some 90,000 loans. The rate of default has been practically zero. It is anticipated that within the next four years over 200,000 more loans will be needed by Texas youth. They should not be denied this opportunity to secure a college education, thereby insuring to the fullest their potential as productive Texas citizens.

### THOSE WHO ARE AGAINST SAY:

Tuition at state supported colleges and universities is minimal. With an economy that is ever more prosperous, it should not be necessary to underwrite the cost of an education for these students. Furthermore, there are many student loan programs available from banks, industry, foundations, and the federal government. Many of these programs are not being used to the fullest extent.

### AMENDMENT NO. 9

### FOR OR AGAINST the constitutional amendment to provide for annual legislative sessions.

This proposed amendment to Section 5, Article III, would provide for annual sessions of the legislature.

When convened in odd-numbered years, the legislature would be limited to a session of 140 days, as is now provided in Section 24, Article III. The functions and responsibilities of the legislature in this session would be the same as those in the present biennial session, except that it would make appropriations and adopt a budget for one year only.

When convened in even-numbered years, beginning in

associations uniformly, rather than give up this source of revenue.

### AMENDMENT NO. 5

FOR OR AGAINST the constitutional amendment providing for assistance to and/or medical care on behalf of the needy aged, the needy blind, the needy disabled, and the needy dependent children and their caretakers; establishing Eighty Million Dollars (\$80,000,000) as the maximum amount that may be paid per year from state funds for assistance only; allocating and appropriating additional sums supplementing current legislative appropriations for assistance grants; and authorizing the legislature to enact such laws as may be necessary in order that federal matching money will be available for assistance and/or medical care.

This proposed amendment to Section 51a, Article III, raises from \$60 million to \$80 million the maximum amount of state funds that may be appropriated by the legislature in any one year for financial assistance to the needy aged, the needy blind, the needy disabled, and the needy dependent children.

It also provides for the following supplemental appropriations from the Omnibus Tax Clearance Fund to the State Department of Public Welfare for public assistance payments from September 1, 1969, through August 31, 1971:

1) \$3,600,000 for Old Age Assistance;

 \$2,500,000 for Aid to the Permanently and Totally Disabled;

 \$23,900,000 for Aid to Families with Dependent Children.

### THOSE WHO ARE FOR SAY:

Public assistance payments in Texas to those too old, too young, or too handicapped to support themselves are too meager to meet the basic human needs for food, clothing, and shelter. Only 25 percent of the amount appropriated for public assistance payments comes from state taxes. The remaining 75 percent is provided on a matching basis by the federal government. Adoption of this amendment, raising the ceiling on the amount that FOR OR AGAINST the constitutional amendment authorizing the legislature to provide for payment of assistance to surviving spouses and minor children of governmental officers, employees, and agents, including members of organized volunteer fire departments and certain organized police reserve units, who have hazardous duties and are killed in the performance of those duties.

Section 51d, Article III, adopted in 1966, gave the legislature the power to provide for the payment of assistance to the surviving wives and minor children of law enforcement officers, custodial personnel of the Texas Department of Corrections, and full-paid firemen who are killed in the line of duty.

This proposed amendment to Section 51d would authorize the legislature to extend these benefits to the survivors of other groups of governmental employees in dangerous positions. The amendment specifically includes members of organized volunteer fire departments, and members of organized police reserve or auxiliary units who have the authority to make arrests. These may be officers of the state or of any city, county, district, or other political subdivision.

### THOSE WHO ARE FOR SAY:

Under present state law paid policemen and firemen, game wardens, and guards in the Texas Prison System who are killed in the line of duty are assured of certain survivors' benefits for their wives and minor children. Provision should be made for the payment of these same benefits to the families of all public employees who are engaged in extra hazardous duty.

Organized volunteer firemen and policemen in organized reserve units who serve without pay are deserving of this protection for their families. Assurance of such assistance could be an added incentive for many citizens to join these dedicated and conscientious public service groups.

#### THOSE WHO ARE AGAINST SAY:

Many of the public employees who will come within the scope of this amendment are employees of local governmental units. Provision should be made for the 1972, the legislature would be limited to a session of 60 days. It would enact legislation only on emergency matters as specified by the governor in messages to the legislature, and would make appropriations and adopt a budget for one year only.

The governor would still have the authority to call a special session in case of an emergency.

### THOSE WHO ARE FOR SAY:

Texas government is big business. While big business may plan for the future, it does not make financial obligations as far in advance as required of Texas government by constitutional law. For example, the legislative Budget Board will begin work on a new budget in October, 1969, to cover the period from September 1, 1971, through August 31, 1973. Annual sessions would permit more intelligent planning of state finances.

The business of the state has grown far beyond what can be accomplished in limited sessions of the legislature held every two years. Annual sessions would allow more time for proper consideration of the state's legislative matters. Also, annual sessions would permit the legislature to give attention to emergency problems that are now allowed to wait until the next biennial session, or that necessitate the calling of a special session.

#### THOSE WHO ARE AGAINST SAY:

This amendment could add to the confusion of state government and to the burdens of the legislators, since the proposed long regular session will be identical to the present biennial session in length and responsibilities; and the proposed shorter regular session will be limited to consideration of only budget appropriations and emergency matters submitted by the governor. Provision is already made for the governor to call special sessions to deal with emergency matters. These can be held only when needed and thus at lesser expense than a regular session of longer duration.

There should not be constitutional limits on length and subject matter of legislative sessions. The legislature should have sufficient time to study state problems and to propose legislation to solve these problems.

# For Our Readers

### Page 6

### WEST TEXAS TIMES

### **Chamber of Commerce** Enderses Water Plan

The Board of Directors of the Lubbock Chamber of Commerce and Board of City Development, in their regular session Thursday, July 10th, voiced complete approval and strong support of Amendment 2 to the state constitution.

The Texas Water Plan is a comprehensive longrange guide to serve as a basis for solving the water problems of the State of Texas over the next 50 years. The plan has been left flexible to allow change, correction, addition or deletion as future studies, needs or lack of justifiable demand may be deemed necessary by the State of Texas.

Amendment No. 2 (HJR 9)

will ask the voters of Texas to give the Texas Legislature the authority to authorize the Texas Water Development Board to sell up to an additional \$3½ billion in bonds over:a 40-50 year period in increments as needed. No bonds are expected to be issued before 1975 for construction of the proposed system or until Texas has secured an out-of-state supplemental water supply.

The adoption of Amendment No. 2 will put Texas in a much stronger position for seeking the federal assistance necessary for the project, since the Legislature and the citizens will have expressed readiness to provide financing for their proportionate share of the cost in implementing the Texas Water Plan.

All phases of the Texas economy have a major stake in water development. The plan carefully points out that every source of earning a livelihood or living from one's earnings in dependent on a supply of good quality water in adequate amounts.

The amendment will be at the mercy of the Texas voter on August 5th. Dr. John Bradford, president of the Chamber, summed up the feeling of the board when he said passage of the water bond amendment "is essential to the welfare of the citizens of Texas!"

All the Lubbock Chamber of Commerce and Board of City Development members and "Greater Lubbock" readers are urged to support Amendment 2 on August 5th.

By HERC FICKLEN Dallas News Staff Cartoonist

**Executive Vice-President** As we began to write these lines in support of Amendment 2, it occured to us that we would merely be reemphasizing outstanding points already made by countless brochures, newspaper and magazine articles, radio and television announcements, and speakers at different functions. We wanted to speak out on the positive side of the issue without being repetitious with facts concerning the water plan which have already been presented. With that thought in mind, we suddenly realized that the majority of the publicity has

dealt with the future accomplishments and realizations if the water amendment passed! Very few thoughts had been presented dealing with what the future would hold if this water plan were defeated!

**LUBBOCK'S WATER** 

Let's think, for a moment, of the year 2020, and presume that the water plan was not approved.

Lubbock's population has dwindled to half-size, and those remaining in the city are having to ration water! This is not necessarily a future problem, but one of the present! This is the year 2020. The automobiles, as streamlined and luxurious as they have become in the year 2020, are filthy because they cannot be washed. The fun of a swimming pool is a thing of the past. Lubbock, once the cotton oil capitol of the world, and an agricultural food and products producing area, has been forced to revert back to dry-land farming. Feedlots have been virtually eliminated; land has been returned to open range; the size, productivity, and employment of presently existing agriculturally oriented industries has been reduced, and in many cases, eliminated. The overall economy of the Lubbock area has regressed to the point it maintained in the late 30's! !

This could occur in 2020, slightly more than 50 years from now. There may be skeptics who say this sounds like an unbelievable science-fiction tale. Perhaps it does. However, one can recall the skepticism 50 years ago, when the airplane was in its embryonic Thursday, July 31, 1969



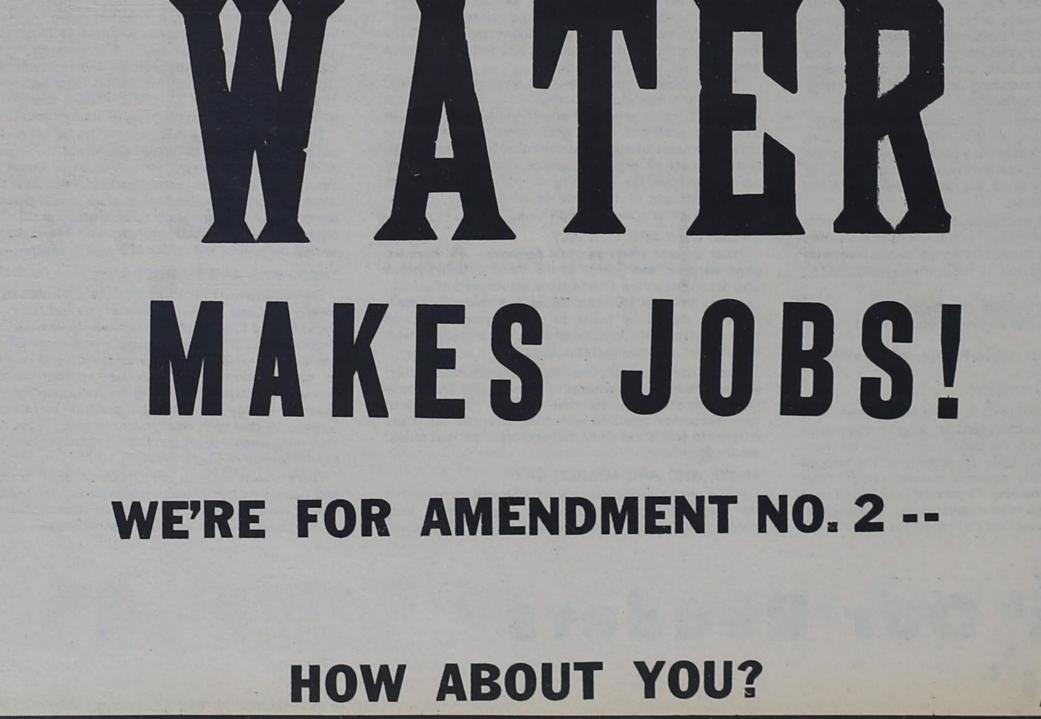


FUTURE

By JOHN A. LOGAN

And on July 20, 1969, man walked on the stage. moon!

Vote for Amendment 2, the Texas Water Plan, and Lubbock's future! Reprinted from Greater Lubbock, July, 1969



Pd. Pol. Adv.

### Midland-Odessa News Report By Bob Tieuel, Jr.

Your correspondent is spending most of this week on the road and in Dallas. We left Midland Sunday



t Midland Sunday afternoon immediately following the morning service at St. Paul C.M.E. Church after a quick snak at Battle's Bar-B-Q. We made a quick stop at

Big Spring and at one of the hospitals in 100 degree plus heat to see some friends and several of our West Texas Times subscribers who wanted to renew.

Which reminds me that we are having a difficult time in securing salesboys or girls. Maybe it is because of the intense heat or mom and dad are giving the kids too much spending money and they do not have to sell papers; or could it be a combination of both. Anyway, may we suggest that you place your subscription with us and let the mailman bring it to you every week and then you can forget about newsboy labor problems.

We have a sneaking feeling that when school starts, we will have less problems with our paper sales force, but you can never tell. Be on the safe side and get your paper each week come "rain or shine, heat or cold." And a whole year for only \$2.75. Hurry, the price may go up anytime with inflation becoming more and more a fact of life.

### In San Angelo

Leaving Big Spring, we drove on to San Angelo and talked briefly with several of our friends and had planned to spend the night, yet the driving heat caused us to keep on going as it was almost night and Dallas was our destination. We drove on some ninety miles to Brownwood, stopping at a small

motel, of some fifteen units, after we had called in reservations for the night. The lady told us over the telephone at the "4 Winds West" that a single was available. When we showed up the office door was locked and a man appeared at the door carrying a sign saying, "Sorry No Vacancy." Will the Chamber of Commerce in the town that is the home of Howard Payne College please note?

We drove then into the inner city of Brownwood, got a good Mexican dinner and then to the Holiday Inn, where we had no trouble in securing a good bed and bath for the night.

We heard via the grapevine that a colored dentist and family from Amarillo had run into some difficulty at the Holiday a short time previously but when he contacted the home office in Memphis, things got straightened out pronto. The Holiday Inn is a pioneer in fair accomodations even before federal law.

This correspondent would like to congratulate The League of Women Voters of Midland and the First National Bank of the Tall City for the publication of the Midland Voters' Guide (full page) in

motel, of some fifteen units, after the *Midland Reporter Telegram* we had called in reservations for the recently.

All of our readers should remember that on August 5, 1969, the voters of Texas will decide if we are to continue to meet some of the basic needs of the aged, the blind, the disabled and dependent children. By voting for Amendment No. 5, Texas will be better able to provide food, shelter, and clothing for many needy people.

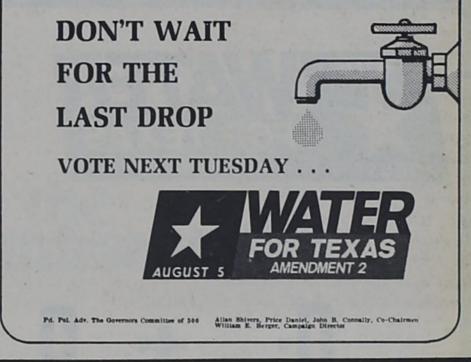
And vote for Amendment No. 8if you believe more money should be made available for the Texas Opportunity Plan so that more worthy students of Texas may be able to go to college because of

Continued On Page Thirteen

### RALPH ROBERTS Package Store

First Package Store On East 19th Street

4 Miles East of the City



### Haskell News By Beverly Hill

The revival began at the Hopewell Baptist Church, Monday, July 28. The Rev. L. T. Jackson of Stamford, Solomon Temple, is conductor.

Our sincere sympathy goes to the Billington family, in behalf of their lost.

Don't forget your weekly church announcements.

At the Independent Baptist Church a former member, Mrs. Beck of Los Angeles, was a visitor in Sunday school and 11:00 a.m. worship. Mrs. Beck taught the adult class. She brought a very inspiring lesson from lesson 4, "God Delivers His People." Mrs. Glover and grand-children left for a visit in California, Friday.

Let us pray for the shut-ins, visit the rest homes, the hospitals and private homes. If you cannot visit, send a card or note to let them know you care.

### Program Presented to Folks at Edwards Rest Home

Longing for home while in Viet Nam, is PFC Robert Badger as

he gazes out of his barracks no doubt with thoughts of friends and,

"I'll be glad when it's all over." Robert is the son of Mr. and Mrs.

Napoleon Badger of 2406 East California Street in Midland, Texas

and sends his "hello and best wishes" to all who might think of him.

A program was conducted Tuesday evening at 7:30 at the Edwards Rest Home, 1601 Vanda, by the Star Light Singers. The group was composed of Mr. Calvin Basey, manager; Mr. Charlie Currie, Mr. Tommy Simpson, Willis Flowers,

L. B. Dupree and Mr. Brown. The program was enjoyed by Mr. John Pickett, Mrs. Walker, Mrs. Sherbern, Mrs. Sarah Green, Mrs. Wilma Karr, Mrs. Cora Givens, Mrs. Lillie Sedberry, Mrs. Margie Granford, Mrs. Sarah Strickland, Mrs. Cora Hunter, Mrs. Margie McGauna, Mrs. Amada Beary, Mrs. Leora Preston, Mr. Ralph Howel, Miss Virginia Dann, Mrs. Marchie Brogdon, Miss Dolly Brown and James Hollins.

The program was planned by Mrs. Annie Mae Jones with the help of the Star Light Singers. This program will be conducted every other week with different programs to take place. life's a circus

way Man Line In A

### Haskell C.A.P. News By Ethel Phea

Mrs. Shropshire, R. N. from Lubbock, along with volunteer workers, helped with the Neighborhood Clinic. Mrs. Ackree and Mrs. Wallace Cox were among the workers Saturday, July 26. Innoculations given Saturday were DPT. Please check your cards for dates and vaccines you might have missed. We urge you to take advantage of this program. The vaccines are free. The doctors and nurses are giving their time that our children can get these shots. This is an opportunity for the people to become involved in the "community programs." The purpose of the community action programs is to become involved. The only way anything can be accomplished is by becoming interested and concerned. We have problems in the community that can be solved, and they would be if everyone would join together and work as one. How will the community

### Day Nurseries Recieve Refrigerators

The Lubbock Day Nurseries are recipents of two refrigerators donated by the 3501st Pilot Training Squadron at Reese Air Force Base. A new, larger refrigerator was purchased by the student pilots and replaced the two donated to the United Fund day nurseries.

"We are grateful to these young men for thinking of the children of the community," said Mrs. Donald Ashdown, executive director of the nurseries.

grow? How can we get the accomplishments we would like unless we become united? Time is out for us to stand with our hands out wanting something to be "laid" in them. We have the resources in the community to grow a beautiful one but every individual has and must stand up and be counted. It

Continued On Page Thirteen



When You Live In A

### CANYON VIEW APARTMENT LOW RENTAL COVERS EVERYTHING

CHOICE OF 1 or 2 Bedroom or Efficiency Bungalow Apartments Furnished or Unfurnished

All Utilities Paid All Maintenance Paid

### CANYON VIEW Apartments

Formerly Cresthaven Homes - East 24th & Quirt Avenue

East 24th and Quirt Ave.

PO 2-4948

Thursday, July 31, 1969

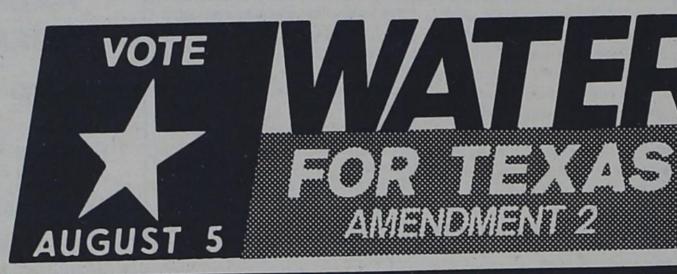
# CANYON VIEW Apartments

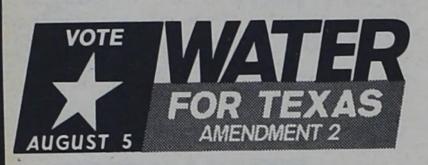
Formerly Cresthaven Homes - East 24th & Quirt Avenue

East 24th & Quirt

PO 2-4948

Across from Mae Simmons Park





# LEDERA

# An Open the People

The availability of an adequate supply ence between prosperity and want--b reasons, water has played a major r sential element in placing a State knc of sustaining--

- \* The Nation's third large
- \* A high rate of growth in
- \* The Nation's third large

Our State's growth projections in the yet experts tell us that these project alized unless giant steps are taken n

The Texas Water Plan was developed water in our State and to provide for This work has taken place during all Texas. The Plan comes to its first you, the voters of Texas, are being ment No. Two, which will authorize sell up to \$3.5 billion in additional b as needed -- money that will eventual

We urge you to vote for Constitutiona may be the most important vote this

Sincerely,

Crester Smith

allan Shives

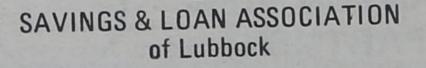
**Preston Smith** 

Allan Shivers





Preston Smith Allan Shivers

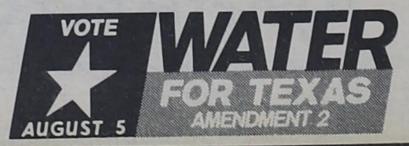


Home Office: 14th & Ave. K - PO 2-0491 Branch Office: 34th & Ave. W - SH 4-4513





# Dr Pepper - 7 Up BOTTLING COMPANY







Price Daniel

VOTE

AUGUST 5

John B. Connal

Tuesday,

# etter to of Texas

ater has always made the differa plenty and famine. For these the Texas story--has been the esr wide open spaces in the position

pulation by 1985; ess, industry and finance; icultural industry.

eas nearly defies imagination, and nd future prosperity cannot be reassure Texas' future water resources.

ake maximum use of the available ional out-of-state water as needed. c administrations as Governor of ublic test on August 5, 1969, when to approve Constitutional Amendexas Water Development Board to over a 40-year period, in amounts epaid by water users.

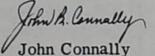
endment No. Two on August 5. It ation of Texans will cast.

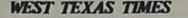
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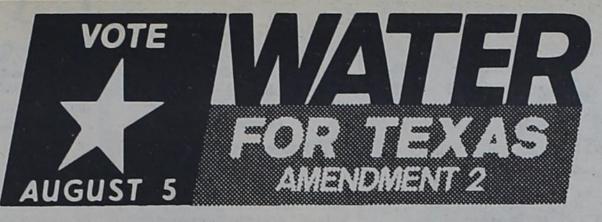
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# **GODWIN'S SERVICE STATIONS**

Conveniently Located "All Over Lubbock"

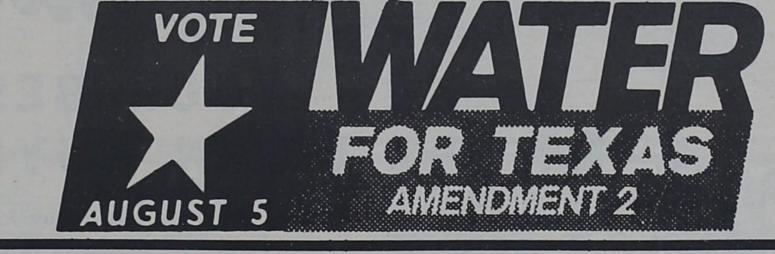


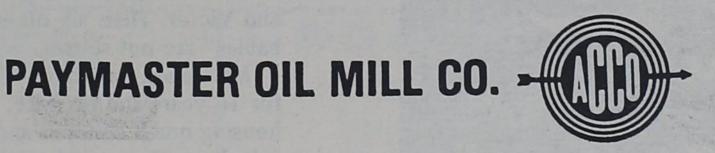
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Page 9

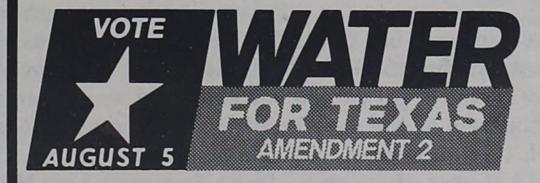








ANDERSON, CLAYTON & CO. INDUSTRIAL DIVISION



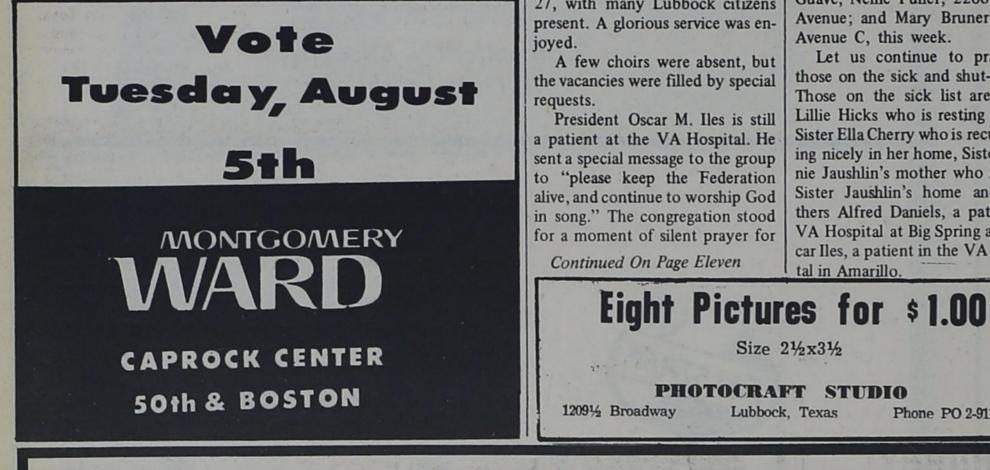
Lubbock, Texas East 50th Street (2400 Block)

SH 4-4551



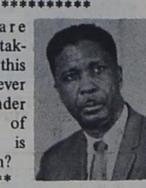
PERFORMANCE OF FARCE. Sunday, July 27, at 6:30 Farce was presented at the new building of Posey Neighborhood Center and Clinic, located at 1604 Vanda. The performance was headed by Mr. Nefphalti DeLeon. There were two plays presented that were very well organized. About twenty people attended the plays, including the Young Adults Progressive Club and Mrs. Myrtle Rochelle.

Members of the Young Adult Progressive Club and visiting spectators are planning to participate in the plays in the future. Mr. DeLeon has agreed to train all who would like to lear something about acting.



From My Scratch Pad By George Parrish Amarillo-Did you know that Donald Jones left Wednesday for Houston and Galveston where he will be returning from sometime Wednesday?

There are more people taking vacations this year than ever before. Wonder where all of the dough is coming from?



The kids in all of the local neighborhood centers are having the time of their lives. We hope they are learning something, along with their other activities.

### **Federation of Choirs Staged** Last Sunday at Mount Gilead

Mount Gilead Baptist Church was host to the Federation of Choirs last Sunday afternoon, July 27, with many Lubbock citizens present. A glorious service was en-

A few choirs were absent, but the vacancies were filled by special

President Oscar M. Iles is still a patient at the VA Hospital. He sent a special message to the group to "please keep the Federation alive, and continue to worship God in song." The congregation stood for a moment of silent prayer for

Continued On Page Eleven



### Greater Saint Luke Baptist Church

Youth day of Saint Luke will be observed the first Sunday in August. The youth of our church will have charge of the entire service. They are asking the adults to sit on the pew with them for the entire day.

The Lovely Sunset Association will be held in Odessa, Texas August 13 through 15.

The Eunice Circle will meet in the home of Sister Mable Bunton, 3516 Ute Avenue, tonight, Thursday, at 8:00 p.m.

The Esther Circle will meet in the home of Sister Lillian Metters tomorrow evening, Friday, at 5:30 p.m. at 1311 East 14th Street.

The Sarah, Martha and Jochebed Circles met in the homes of Sisters Blanche Durham, 218 Guave, Nellie Fuller, 2206 Cedar Avenue; and Mary Bruner, 1611 Avenue C, this week.

Let us continue to pray for those on the sick and shut-in list. Those on the sick list are Sister Lillie Hicks who is resting nicely, Sister Ella Cherry who is recuperating nicely in her home, Sister Fannie Jaushlin's mother who is ill in Sister Jaushlin's home and Brothers Alfred Daniels, a patient in VA Hospital at Big Spring and Oscar Iles, a patient in the VA Hospital in Amarillo.



### Mount Vernon United Methodist Church

Miss Jimmie T. Walker, of our music department, appeared in a music recital last Sunday evening at the Asbury United Methodist Church.

Reverend and Mrs. M. T. Reed celebrated their 35th wedding anniversary July 22 by visiting with the Rev. E. A. Rogers, who is in the home for retired ministers at Hereford, Texas. He sends hello to all of his friends.

We were happy last Sunday morning to have the coordinator of volunteers service of the Lubbock State Hospital, Miss Ann Barasch, to speak with our congregation.

### \*\*\*\*\*\*\*\*\*

### **Twentieth & Birch Streets** Church of Christ

Our summer meeting will begin August 10th with Brother A.C. Christmas being the speaker. Let us make plans to attend each night of the meeting.

### New Hope Baptist Church

W.M.S. will sponsor a musical Sunday afternoon, August 3, at 3 p.m. The public is cordially invited to attend.

The West Texas Baptist District Association will hold its annual session with the First Baptist Church of Littlefield, Texas August 4 through 8. Our choir has been invited to render selections during the pre-opening musical Monday evening, August 4.

Annual Men's Day will be observed Sunday, August 17. Brother

Continued On Page Eleven



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Lubbock, Texas



# YOUR BEST FRIEND WHEN BUYING A HOME

Mr. and Mrs. Leroy Jones, parents of Bobbye Pruitt (see her letter to the editor on page 1<sup>^</sup>), and left to right, their grandson, Sean; sons Kenneth and Victor. Their six other children and other "grandbabies" are not shown.

Mr. Jones, an employee of West Texas Compress for 16 years and his wife, Avaline, said, "We were housing our 8 children and grandchildren in a small 3 bedroom house. About July 1968, we went to the Thompson Company to see if we could buy a larger home. He sure was good to us and did everything possible.

Because it takes so much money to raise a large

family, we had some bad credit, but Bobbye's credit was good and she had her government benefits, as her husband died in the Air Force. Even so, it took Mr. Thompson a year to get us into our home and we sure enjoy it.

Mr. Thompson is sure your best friend, if you want to own your own home. He'll work for you in every way. We know!"

FHA Homes - Low or No Down Payment - Low Monthly Payments

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Free Counseling Service

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## George Francis is chairman.

### Mount Gilead Baptist Church

Our church was host to the regular meeting of the Federation of Choirs last Sunday afternoon. We appreciate the great attendance which helped make this another successful meeting.

Mrs. Edwina Woods is a patient at Methodist Hospital, Room No. 319. Mrs. Woods had surgery last week. Let us continue to pray for her.

### \*\*\*\*\*\*\*\*\*

### Carter Chapel Methodist Church

Evangelist Jessie Mae Hicks of San Antonio, Texas will begin a revival at the Carter Chapel Christian Methodist Episcopal Church, 420 North Quirt Avenue, Sunday morning. The services will be held July 27 through August 3. Night service begins at 8:30 p.m.

Evangelist Hicks is well-known for her speaking throughout the United States and in some foreign countries. She owns the Hicks Beauty Schools of San Antonio. She travels a great deal during the year delivering sermons from the eastern coast to the western coast. The public is invited to attend the nightly service. Anyone desiring transportation to and from the church should call the pastor, Rev. Raymond Campbell.

### \*\*\*\*

### **Rising Star Missionary Baptist Church**

Sunday School opened at 9:45 a.m. with Supt. Morris at his post and the leaders took charge of their various classes. After class work, the General Assembly took place in the church santuary. Sunday school was well attended.

The 11:00 a.m. service opened with the Deacons in charge of devotion. The message for the moming was brought by our pastor, Reverend R. J. Dixon, entitled, "The Seven Wonders of Divine Grace." His text was taken from Titus 2:11-14. The theme for his

We again are thankful for a very timely and inspiring revival just completed. As a result, we feel that those that are already saved were revived and lost souls were found.

### Jenkins Chapel Baptist Church

Amarillo-Church school met at the usual hour, with Supt. Roger Scott, and teachers in charge. Women Class No. 2 brought the review. At the 11:00 a.m. service, Rev. E. King, visiting from Los Angeles, California, brought a very inspiring message. Speaking from Psalm 46:1-2. His subject was "God is Not Dead."

Let us pray for and visit our sick and shut-ins.

### \*\*\*\*\*\*\*\*

### Johnson Chapel A.M.E. Church

Amarillo-Church school opened with Supt. Neal in charge. Mrs. Allen brought a wonderful review of the lesson.

Sunday marked the closing of the Bible Vacation School. Those attending brought a very good program at the 11:00 o'clock worship hour.

Let us continue to pray for our sick and shut-ins.

### Around the Hub City . . . Continued From Page Three

children, James, Jr., Kevin and Jill of St. Louis, Mo., visited in Lubbock for several days. They arrived Monday, July 20, and left Tuesday, July 29th.

Mr. Green is a nephew of Mr. Cosby Morton. The Greens were surprised with a barbecue dinner at the home of Mrs. Marie Perry, They enjoyed a lovely visit in the home of the Mortons.

**HURRY!** 

Nothing Down!

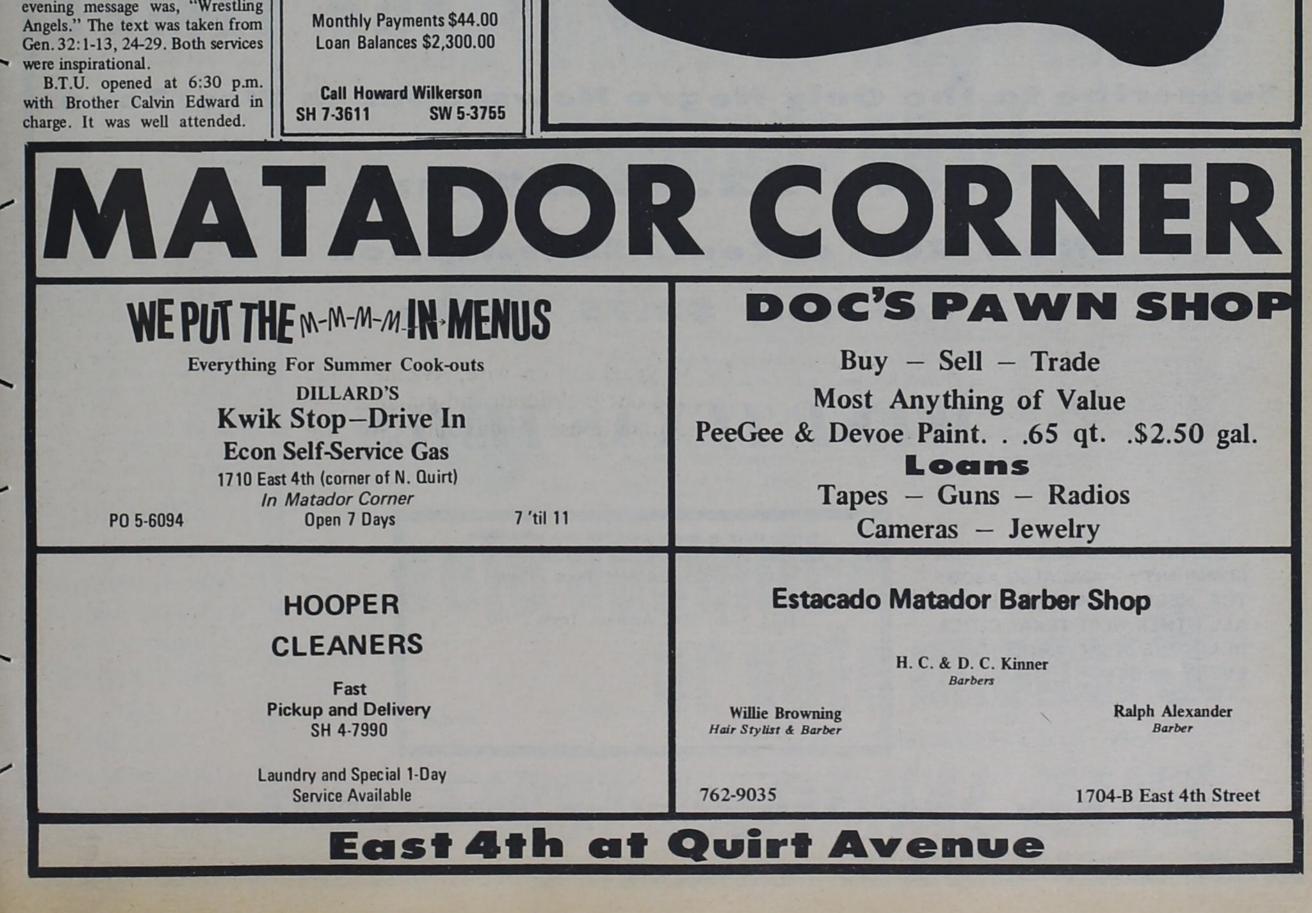
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Rev. E. S. Cooke of Ennis,



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Big Spring-He feeds the sick: for nearly forty years, Earnest Byrd of Big Spring, Texas has served on the staff of the Hall-Bennett Memorial Hospital as a cook. When a West Texas Times reporter interviewed him recently he said, "Sometimes, it seems such a short time and at times, a long time on one job, but I love it."

He serves on the deacon board of the Church of God in Christ No. 1, with Supt. T. O. McGhee as pastor, and rates the West Texas Times as "tops."

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Soft Drinks

Mr. and Mrs. Lorenzo Moore

Lunches

### **Negro Progress Month** Set For September

Through a great deal of effort, and with some success, this newspaper has learned that the Rev. W. D. Haynes is sponsoring a "Negro Progress Month" for September. He has secured a "proclamation" signed by W. D. "Dub" Robers, Mayor, proclaiming September as such.

September 12, Mahalia Jackson is to appear at the Lubbock Municipal Coluseum. Other notables who have been invited to appear are Mr. Abner Haynes of Dallas, Texas, director of personnel relations of the Zales Corp. and a former football star, Mr. Frank Clark, former Dallas Cowboy, has also been invited to participate.

An Open Letter to The Citizens of Lubbock Dear Lubbockites:

This is to explain this editor's point of view in regard to the upcoming Negro Progress Month, September, which was proclaimed by the mayor of Lubbock in the month of June, 1969.

I was contacted by Bishop W. D. Haynes several weeks ago in regard to supplying information concerning the progress of the Negro in Lubbock. This editor had no idea that his name would be linked as such with the programming of

Short Orders

PO 2-9981

this effort. As a servant of the people of Lubbock, this editor feels as though he should not participate in such a matter.

WEST TEXAS TIMES

I wonder how many of our readers really know of this project or the purpose of it .... It is only fitting and proper that the black community of Lubbock to know about this effort. It is up to the community to determine its course. This is what we are trying to do in the City of Lubbock. . establish some type of communication between our black brothers.

In order to stand firm and stick to working for the total community, it is a must that this editor disavow himself with any speical interest group and continue to work for the community as a whole.

I would like to make it clear that I, nor the West Texas Times, have anything to do with this effort.

The Ed.

Dear Citizens of Lubbock To all the citizens of Lubbock:

I, Harold M. Chatman, thak this opportunity to address as many of you the only way I know how. Many of you knew my late father, Dr. J. A. Chatman-local physician, and the ideas and principles he stood for.

It is my personal view, having been his son for years, and having been closely associated with him as any son could ever be, that he would not endorse the sue of his name for the solicitating of funds for any

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purpose unless he, himself, was involved.

It has recently come to my attention that his name is being used in letters to businessmen, physicians, and citizens for the soliciting of funds, whether with consent or not, I do:not know. But in any case, members of the family should have been cousulted.

Keeping such in mind, I publicly disavow the use of Dr. J. A. Chatman, as a name, for the further soliciting of any funds for any project, without prior consent of all heirs of the late Dr. J. A. Chatman.

Sincerely, (Signed) Harold M. Chatman

### Dear Editor:

I hope you will print this letter as I would like to take this opportunity to express my appreciation and that of my family to a man who truly has the best interest of our people in mind.

A few months ago my sister's family and my family were living with my mother and father in a small, 3 bedroom home. As you can see, we were very crowded and were desperate for a bigger home. However, my parents are typical in that they had raised a large family and worked hard all their life, but they had some credit difficulty. Because of this, we knew we could not buy a home.

However, we heard aobut Mr. Thompson and The Thompson Company (Real Estate) from some friends and decided to see if he could get us a larger home. He acquired a home for my sister, Margie Jackson, and her 5 children. Then, after my husband's death in the service, I thought that I could get a home for my mother and father through my government benefits.

Even with Mr. Thompson's help,

we couldn't get a home thru the V.A. I offered to underwrite a loan for my parents as I have good credit and my government benefits. However, because of my parent's credit problems, the Veterans Administration refused to sell us a home.

We had deposited \$100 with the V.A. which Mr. Thompson returned to us when we were refused for a loan. However, we later learned that the \$100 was to be forfeited and that Mr. Thompson had paid that out of his own pocket. After learning this, my mother offered to pay him the \$100, but he refused to accept it.

After all this, I became very resentful toward the Veterans Administration, but Mr. Thompson said that this type of activity was not characteristic of V.A. but rather the actions of a single employee in that agency. But Mr. Thompson kept on trying to get us a home and later submitted a contract with the Federal Housing Administration and we were accepted. Even when we were getting so discouraged, Mr. Thompson kept on working and finally got us a home.

I wanted to write you this to let you know that there is a man in the community who is genuinely concerned with our needs and our problems. I am now attending school at Texas Couthern University and am enrolled for the fall at the University of Houston, where I will study to be a medical technician. It is a good feeling to know that I left my family in a good home and can pursue my ecucation without worrying about them. I'm enclosing a photo of my mother and father, two of their children and one of her grand babies in the corner of the living room in our new home at 1707 E. Auburn.

Continued On Page Fourteen

### Now is the TIME!

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### **Buy Your Subscription Now-TODAY!**

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### Vows Exchanged in California

San Francisco-(Special)-Marion Wilson became the bride of Nehemiah Clark, Jr. on Saturday afternoon, July 5, at Bethel A.M.E. Church, with the Rev. J. Austell Hall officiating.

The bride is the daughter of Mr. and Mrs. C. W. Wilson of Amarillo, Texas. She graduated from the University of New Mexico and received her Masters Degree from San Francisco State College. She wore a long sleeve A-line gown of organza over taffeta with peau d'ange lace with beads. Her chapel train was also decorated

with peau d'ange lace and beads. Mrs. Kay Frances Payne was her sister's honor attendant. Bridesmaids were Virgil Wadley of Sacramento, Patricia Parrish, Mary Wilson and Jacqueline Cooper of San Francisco.

Mr. C. L. Smith of San Francisco was the best man. Ushers were Bruce Nichols of Palo Alto, Norman Cook of Berkeley, Donald Smith of Oakland and Everett Thurston of Vallejo.

The groom is the son of Mr. and Mrs. Nehemia Clark, Sr. of Macon, Georgia. He attended Morehouse College in Atlanta, Georgia. The newlyweds will live in Vallejo, California.

Midland-Odessa News . . .

Continued From Page Seven loans possible.

There are nine amendments to be voted on and this correspondent believes that all nine are interest of better government and we shall vote for all of them. We urge you to use your own opinion but do not forget to vote for the poor (No. 5 and Youth Education Loans No. 8) if possible.

We are in Dallas and it is hot here, too. Hope to be back in the West Texas area by the time you read this. We will tell you some of the things we heard and did see in Big D. Will you be here?

Haskell News . . .

Mr. Martin Randle has expressed interest in organizing a committee to take care of lost in the cemetery. This is a much needed project. Come and express your opinions.

Anyone interested in tearing down old houses for the lumber. call the CAP center 864-3053. We have two or three on our list.

We're hoping the pastors and ministers of the community will become interested and involved

### WEST TEXAS TIMES

is just an extension of mission

work. We are more concerned a-

bout what the community can do

for us rather than what we can

do for the community. The com-

munity owes us nothing. It is

what we do for the community

that determines what kind we have.

"If everyone in the community

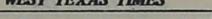
it over. in the Community program. This

The CAP 4-H girls were honored with a 6:30 supper given in the home of Mrs. Bob Morrel. The table was set, using a white cut work tablecloth, with yellow napkins.

The center piece was multicolor flowers.

Seven girls were present and two new ones were taken in. The girls were served by Mrs. Rodela, Mrs. Roberson and Mrs. Morrel.

The supper consisted of fried chicken, baked beans, potato salad, kool-aid, and french bread. Dessert was chocolate swirl cake. After the supper the 4-H girls elected officers for the club. The junior officers are Trena Ruiz, president; Elisa Andrada, vice-president; Diana Garcia, secretary; Patsy Rodela, assistant secretary; and Beverly Hill, reporter.





### Continued From Page Seven

is not the responsibility of the neighborhood aides to seek out the problems. You let us know what you would like to work on and we help get the people informed and the job done.

Your area council chairmen; Mr. Joe Soto, Sagerton; Victor Sanchez, Haskell; J. L. Vanderbilt, Rule; Julian Estrado, Weinert; Mr. Haywood Brown, Rochester; Mrs. Irene Bernal, O'Brien; Mrs. Tomasa Ortiz, Rule; Mr. Lee Kirk, Haskell; are all asking you to meet at the Neighborhood Center, 706 Avenue D East, in a general meeting. All residents are urged to come Friday, August 8, 1969, 7:30 p.m. They are asking that you please be present because this is the last summer meeting. Reports will be ready for the CAP board meeting the first Monday in September.

- RECORDS -House of Soul **Guarantee Records** 24-Hour Delivery if Not in Stock Spiritual - Jazz Call 762-9871 House of Soul William T. Britt 506 E. 23rd Street

# TUPP OF WEST TEXAS depends on it!

Tuesday, August 5th, you will be asked to vote on nine amendments to the Texas Constitution . . . one of them, Proposition 2, provides for financing the Texas Water Plan.

This Texas Water Plan IS the future of West Texas, providing for reservoirs, canals and flood protection that will provide water when we need it and assure the continued growth and prosperity of West Texas.

It is vitally important that a resounding "FOR" vote be cast by West Texans on Proposition 2 . . . the Texas Water Plan. If you're going to be out of town, you must vote absentee by August 1st .. .or make sure you vote August 5 for the future of West Texas.

vote absentee... or vote august 5. A PUBLIC SERVICE MESSAGE FOR WEST TEXAS! FIRST NATIONAL BA

### Page 14

WEST TEXAS TIMES

ANTIBIOTICS REFUND CLAIM FORM

To the Clerk, United States District Court, Southern District of New York P. O. Box 745 Bronx, New York 10451

I,

### (Name)

estimate that I purchased

the following broad spectrum antibiotics during the period 1954-1966. Please consider

this my claim for refund on account of these purchases.

	<u>Name of Drug</u> (List one or more of the following: Aureomycin, Terramycin, Achromycin, Mysteclin, Panalba, Panmycin, Polycycline, Steclin, Tetracyn or Tetrex)	<u>Year Purchased</u>	Pharmacy	<u>Amount</u>			
	I was reimbursed for these payments: (Check one) Yes No						
	NAME			English and services with			
	the statement in the		ADDRESS				
	SWORN TO AND SUBSCRIBED before me by the said						
	on this day of,						
	1969, to certify which witness my hand and seal of office.						
-			NOTADY DUDUIC				

Austin-Attorney General Crawford C. Martin this week urged Texas consumers to check their records and file refund claims for broad spectrum antibiotics purchased during the years 1954 through 1966.

August 16, 1969, is the deadline for mailing a notarized claim to the Clerk, United States District Court, P. O. Box 745, Bronx, New York 10451.

Texas consumers will receive a share of \$100 million offered by five large drug manufacturers in settlement of multiple civil antitrust actions filed against them by Martin and the Attorneys General of other states.

Forms may be picked up at the County Clerk's office in each Texas county. This newspaper is also printing copies of the form which can be used by consumers.

The drugs involved are Aureomycin, Terramycin, Achromycin, Mysteclin, Panalba, Panmycin, Polycycline Steclin, Tetracyn and Tetrex.

If a person fails to file asclaim, it will constitute authorization to use the money recovered in his behalf for the benefit of all consumers in a manner directed by the Federal Court.

"Thousands of Texans are eligible to make claims and I hope they will avail themselves of the opportunity," the Attorney General said. "The form is a simple one, providing for estimates of the total dollar amount a consumer purchased and the names and addresses of the drugstores where the purchases were made in the years 1954-66."

Letters. . From Page Thriteen I would highly recommend Mr. Thompson to anyone I know and would hope that you will do the

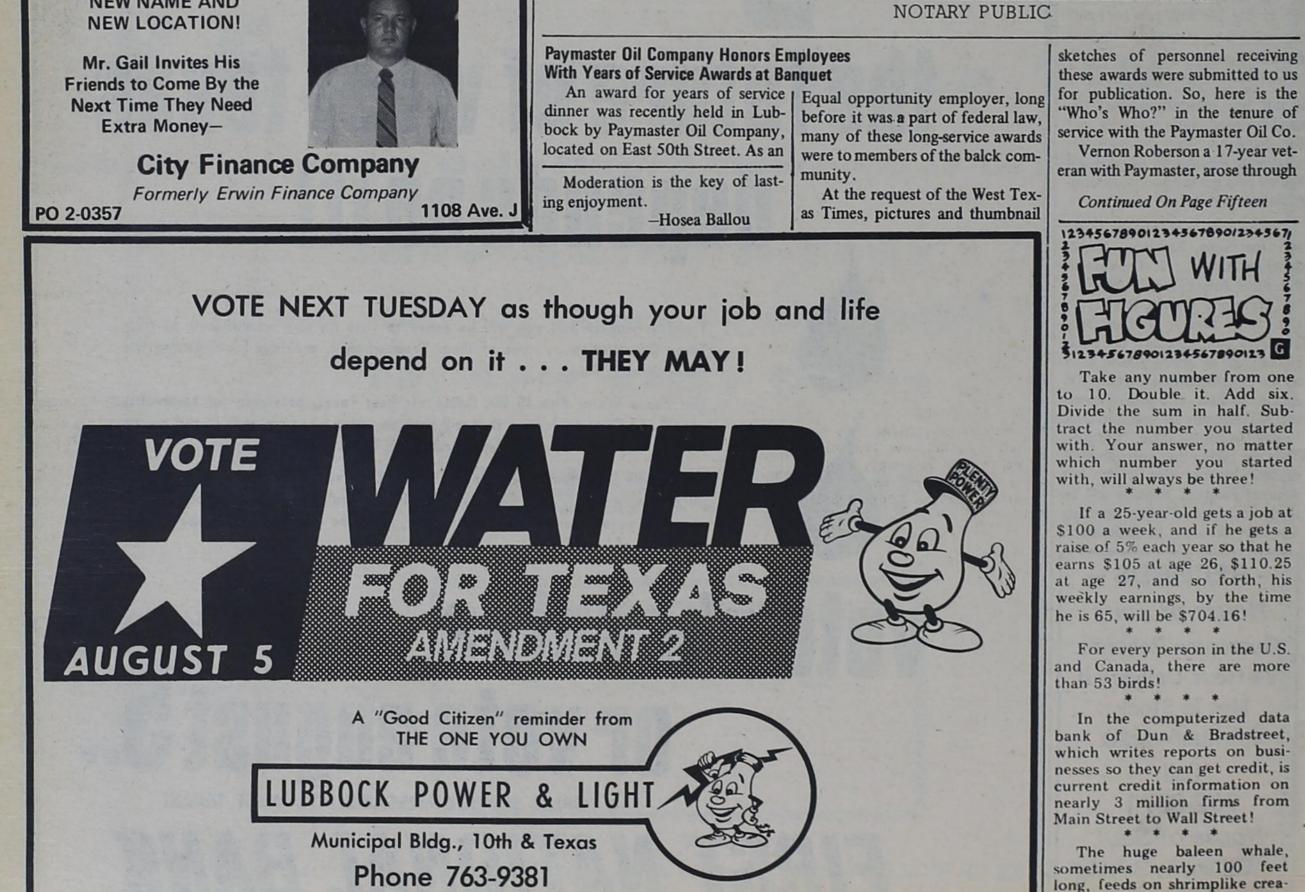
same.

Yours truly, (Signed) Bobbye Pruitt

NEW NAME AND

tures only an inch or two in

length!



### Paymaster Awards. . .

**Continued From Page Fourteen** the ranks to his present position as tradesman.

James Freeman, and his wife Betty, are both employees of Paymaster Oil Company. James started with the Paymaster plant in Littlefield and transferred to Lubbock. James received a 15-year award and is presently the Mixed Field Applicator with the company. The Freeman's have one child, a girl.

Among the 10-year awards for service, was Algie Stokes He has served the company in various capacities. He has an ever-pleasant disposition and is a most agreeable employee of Paymaster.

George Howard, another 10-year man, started with Paymaster in the yard and served as local truck driver and service station attendant. He and his wife, Mamie Lee, have six children. George is now a Highway Truck Driver (long-haul skinner, in the jargon of the trade).

Another 10-year man is J. D. Maxwell. He and his wife Catherine live in Lubbock with their five children. J.D. started with Paymaster in 1958 working in the yard and doing all types of yard work. He enjoyed several promotions during this period and is at present the Head Lubrication man.



Abbie Stokes, front row, left side received his 10-year service award; George Howard, front row, 2nd from left received his 10year service award and J. D. Maxwell, front row, right side, received a 10-year service award pen also.



Vernon Roberson, a 17-year veteran with Paymaster Oil Mill, and a friend Cora Alexander, are shown as they enjoy the banquet presented recently by Paymaster.

Vernon came up through the ranks and is presently a tradesman.

### Your Family Finance TH-IN-LEND

The truth-in-lending law, effective July 1, covers virtually all credit for personal, family or farm use up to \$25,000, and even more in real estate transactions. It's bound to affect you.

How the new law will change America's whole credit vocabulary was explained re-

cently by Kenneth V. Larkin, senior vice president of Bank of America and chairman of The American Bankers Association Instalment

borrower didn't have the use of the entire amount for the whole year. After six months of a one-year loan, half of it had been repaid, so the average amount outstanding was only about half the original total. Since the annual percentage rate is determined by dividing the finance charge by the average amount outstanding, the figure would be almost double that of the old dollar rate.

"Remember, only the language has changed," he cautioned. "The cost to the customer is the same. It isn't just a simple conversion from dollar rate to annual rate, however. When figuring the new rate, some items not usually covered in the old dollar rate must be included-service charges and fees for credit reports, for example, and credit life insurance when required by the lender. Still, the borrower has always had to pay these items, so there is no actual change in cost to him." Mr. Larkin went on to discuss how the new law applies to bank credit cards and revolving credit accounts. Finance charges on these accounts have usually been expressed as a monthly rate-a percentage of the unpaid balance each month on the billing date. To arrive at the annual percentage rate required by the new law, this monthly rate is simply multiplied by twelve. Thus, a 11/2% monthly rate becomes an 18% annual rate. "You will note that the rates quoted on this type of account are quite a bit higher than those on simple instalment loans," Mr. Larkin pointed out. "This is somewhat misleading. In the first place, the customer usually gets a grace period of at least 30 days-up to two monthsduring which he can pay his bill without any finance charge at all for the credit he uses. Since most people pay off this type of credit in six months or less, the interest-free grace period may amount to a third or half of the period when credit is extended, reducing the effective rate proportionately," "Of course, the amounts involved in bank credit card and revolving credit accounts are usually smaller and the amount borrowed, though the monthly processing expenses

are proportionately much higher," he explained. "With an instalment loan, the only processing involved each month is recording your payment. With a credit card, the bank must record each individual purchase, then total these charges at the end of the billing period, compute the interest on any unpaid balance, make out your bill, mail it, and finally, record your payment."

Mr. Larkin noted that mortgage rates are lower than regular instalment loan rates because the average cost to the bank per dollar loaned is lower. The amounts of the loans involved are substantially larger, and the repayment periods are much longer. This helps to offset the monthly processing expenses, and the bank passes on 'the saving to the customer in lower cost per dollar borrowed.



Credit Com-mittee. His comments should prove valuable to anyone shopping for bargains in credit.

"Everyone should understand that this law doesn't change credit rates," he began. "Its primary purpose is to make sure that the customer is fully informed about all the costs and conditions of any credit contract. Among other things, it requires that all lenders use the same method of stating credit charges-either the annual percentage rate, or up to January 1, 1971, its dollar equivalent. This makes it much easier to comparison shop for credit."

"Before this law," he continued, "banks often quoted charges in terms of dollars per \$100 per year, either add-on or discount. Those latter terms refer to two different ways of writing instalment loan contracts.

Mr. Larkin explained that "add-on" meant that the finance charge was added to the principal to arrive at the amount to be repaid, while "discount" indicated that the charge was deducted from the principal at the time the loan was made.

"Under the new law," he said, "a bank that used to quote \$6 per \$100 per year add-on on a one-year loan will now talk of an 11% annual rate, or \$11 per year per \$100 on the unpaid balance. The actual cost, of course, is the same."

When asked why this should be, he pointed out that the old dollar rate applied to the total

The truth-in-lending law will have comparatively little effect on the description of mortgage rates, according to Mr. Larkin.

"Mortgage rates have usually been described in terms of simple annual rates," he said. "Under the new law, however, if points, finder's fees or other charges are required, these must be included in the finance charge. Although the effect of this requirement is to increase the rate quoted to the borrower, the actual cost remains the same because the borrower has always paid these other charges.'

"The truth-in-lending law should foster the informed use of credit by consumers," Mr. Larkin concluded. "The responsibility is still in the hands of the customer, though. Once he has all the information, it is up to him to make a reasonable decision, based on the quality of goods and the terms of the loan involved, as well as on the cost of credit.

"Banks are solidly behind this new law, not only because it will aid their customers, but for purely selfish reasons as well. We know that bank rates are among the lowest available anywhere. With the new law making it so much easier to compare rates, banks can't help but benefit.'

James Freeman, show front row, left side received his fifteen year service award at the ceremonies recently at Paymaster Oil Mill Company's award ceremonies.



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